Filed 05/13/18 Entered 05/13/18 12:28:15 Desc Main Case 18-10745-RG Doc 55

|                     |                           | 17///////////////////////////////////// |           |  |
|---------------------|---------------------------|---|-----------|--|
| Fill in this info   | rmation to identify your  | case:                                   |           |  |
| Debtor 1            | Charles Lo Bello,         | Jr.                                     |           |  |
|                     | First Name                | Middle Name                             | Last Name |  |
| Debtor 2            |                           |   |           |  |
| (Spouse if, filing) | First Name                | Middle Name                             | Last Name |  |
| United States B     | Sankruptcy Court for the: | DISTRICT OF NEW JERSE                   | ΞΥ        |  |
| Case number         | 18-10745                  |   |           |  |
| (II KIIOWII)        |                           |   |           |  |

■ Check if this is an amended filing

### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

| info | as complete and accurate as possible. If two married people are filing together, both are equally responsible formation. Fill out all of your schedules first; then complete the information on this form. If you are filing amender original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page. | or supply<br>ed sched | ing correct<br>ules after you file |
|------|--|-----------------------|------------------------------------|
| Par  | t 1: Summarize Your Assets   |                       |                                    |
|      |  |                       | assets<br>of what you own          |
| 1.   | Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B  | \$                    | 1,070,000.00                       |
|      | 1b. Copy line 62, Total personal property, from Schedule A/B   | \$                    | 3,250.00                           |
|      | 1c. Copy line 63, Total of all property on Schedule A/B  | \$                    | 1,073,250.00                       |
| Par  | t 2: Summarize Your Liabilities  |                       |                                    |
|      |  |                       | liabilities<br>nt you owe          |
| 2.   | Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D   | \$                    | 1,162,790.79                       |
| 3.   | Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F  | \$                    | 93,207.67                          |
|      | 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F  | \$                    | 19,228.42                          |
|      | Your total liabilities   | \$                    | 1,275,226.88                       |
| Par  | t 3: Summarize Your Income and Expenses  | •                     |                                    |
| 4.   | Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I  | \$                    | 6,958.45                           |
| 5.   | Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J  | \$                    | 5,381.00                           |
| Par  | t 4: Answer These Questions for Administrative and Statistical Records   |                       |                                    |
| 6.   | Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you   | ur other s            | chedules.                          |
| 7.   | ■ Yes What kind of debt do you have?   |                       |                                    |
|      | Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  | a persona             | al, family, or                     |
|      | Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this   | box and               | submit this form to                |

the court with your other schedules.

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Debtor 1 Charles Lo Bello, Jr.

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

6,115.12 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

|  | Total c | laim      |
|--|---------|-----------|
| From Part 4 on Schedule E/F, copy the following:   |         |           |
| 9a. Domestic support obligations (Copy line 6a.)   | \$      | 0.00      |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$      | 93,207.67 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$      | 0.00      |
| 9d. Student loans. (Copy line 6f.)   | \$      | 0.00      |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$      | 0.00      |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | +\$     | 0.00      |
| 9g. <b>Total.</b> Add lines 9a through 9f.   | \$      | 93,207.67 |

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| Fill in this information                                | on to identify you                           | r case:   | Paue 5          | OI IO   |  |                                   |
|---|--|---|-----------------|---|--|-----------------------------------|
|   | Charles Lo Bello                             |   | Last Name       |   |  |                                   |
| Debtor 2  |  |   |                 |   |  |                                   |
| (Spouse if, filing) Fi                                  | rst Name                                     | Middle Name   | Last Name       |   |  |                                   |
| United States Bankrup                                   | otcy Court for the:                          | DISTRICT OF NEW JERSEY  |                 |   |  |                                   |
| Case number (if known)                                  | 0745   |   |                 |   |  | if this is an<br>led filing       |
| Official Form 10<br>Schedule D:                         |  | Who Have Claims S   | ecured          | by Propert  | y  | 12/15                             |
|   |  | f two married people are filing together<br>out, number the entries, and attach it to   |                 |   |  |                                   |
| 1. Do any creditors have                                | claims secured by                            | your property?  |                 |   |  |                                   |
| ☐ No. Check this  | box and submit th                            | nis form to the court with your other so  | chedules. Yo    | u have nothing else t   | o report on this form.                                 |                                   |
| Yes. Fill in all o                                      | of the information b                         | pelow.  |                 |   |  |                                   |
|   | cured Claims                                 |   |                 |   |  |                                   |
| 2. List all secured claim<br>for each claim. If more th | ns. If a creditor has n                      | nore than one secured claim, list the credit<br>a particular claim, list the other creditors in<br>al order according to the creditor's name. | n Part 2. As    | Column A  Amount of claim  Do not deduct the value of collateral. | Column B  Value of collateral that supports this claim | Column C Unsecured portion If any |
| 2.1 Bank of Amer  | ica NA                                       | Describe the property that secures the  | e claim:        | \$111,957.07  | \$325,000.00   | \$0.00                            |
| Creditor's Name   |  | Residence at: 166 Highland C<br>Rutherford, NJ 07073  |                 |   |  |                                   |
| PO Box 31785<br>Tampa, FL 33                            |  | As of the date you file, the claim is: Chapply.  Contingent   | neck all that   |   |  |                                   |
| Number, Street, City,                                   | State & Zip Code                             | Unliquidated  |                 |   |  |                                   |
| Who owes the debt?                                      | Check one.                                   | ☐ Disputed  Nature of lien. Check all that apply.   |                 |   |  |                                   |
| ■ Debtor 1 only   |  | ☐ An agreement you made (such as mo   | ortgage or secu | ured  |  |                                   |
| Debtor 2 only   |  | car loan)   |                 |   |  |                                   |
| Debtor 1 and Debtor 3                                   | •  | Statutory lien (such as tax lien, mech  | anic's lien)    |   |  |                                   |
| At least one of the de                                  |  | Judgment lien from a lawsuit  |                 |   |  |                                   |
| ☐ Check if this claim r community debt                  | elates to a                                  | Other (including a right to offset)   | second Moi      | rtgage  |  |                                   |
| Date debt was incurred                                  | Opened<br>10/01/04<br>Last Active<br>6/02/14 | Last 4 digits of account numbe  | er <u>3782</u>  |   |  |                                   |
| 2.2 Donna V Lom   | р  | Describe the property that secures the  | e claim:        | \$62,744.94   | \$0.00   | \$62,744.94                       |
| Creditor's Name   |  | Non exempt property if any  |                 |   |  |                                   |
| C/O Kalikman  | And  |   |                 |   |  |                                   |
| Masnik<br>30 Washingto                                  | n Ave  | As of the date you file, the claim is: Ch   | neck all that   |   |  |                                   |
| Haddonfield,  |  | apply.  Contingent  |                 |   |  |                                   |
| Number, Street, City, State & Zip Code  Unliquidated    |  |   |                 |   |  |                                   |
| Who owes the debt?                                      |  | ☐ Disputed  Nature of lien. Check all that apply.   |                 |   |  |                                   |
| ■ Debtor 1 only   |  | ☐ An agreement you made (such as mo   | ortgage or secu | ured  |  |                                   |
| Debtor 2 only   |  | car loan)   |                 |   |  |                                   |
| Debtor 1 and Debtor                                     | 2 only                                       | ☐ Statutory lien (such as tax lien, mech  | anic's lien)    |   |  |                                   |
| $\square$ At least one of the de                        | btors and another                            | Judgment lien from a lawsuit  |                 |   |  |                                   |

Official Form 106D

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| Debtor 1 Charles Lo Bello, Jr. First Name Middle No.                             |  | Case number (if know) | 18-10745     |        |
|--|--|-----------------------|--------------|--------|
| ☐ Check if this claim relates to a community debt                                | Other (including a right to offset)  |                       |              |        |
| Date debt was incurred   | Last 4 digits of account number  |                       |              |        |
| 2.3 Kearny Federal Sav & L Creditor's Name                                       | Describe the property that secures the claim:  Rental: 248-250 2nd Ave, Newark, NJ 07107   | \$345,834.03          | \$540,000.00 | \$0.00 |
| 614 Kearny Ave<br>Kearny, NJ 07032   | As of the date you file, the claim is: Check all that apply.  Contingent                   |                       |              |        |
| Number, Street, City, State & Zip Code   | ☐ Unliquidated   |                       |              |        |
| Who owes the debt? Check one.  | ☐ Disputed  Nature of lien. Check all that apply.  |                       |              |        |
| ■ Debtor 1 only □ Debtor 2 only  | ☐ An agreement you made (such as mortgage or sec car loan)                                 | cured                 |              |        |
| Debtor 1 and Debtor 2 only   | ☐ Statutory lien (such as tax lien, mechanic's lien)                                       |                       |              |        |
| At least one of the debtors and another  | ☐ Judgment lien from a lawsuit   |                       |              |        |
| ☐ Check if this claim relates to a community debt                                | Other (including a right to offset) Mortgage   |                       |              |        |
| Opened 7/01/06 Last Active Date debt was incurred 12/19/13                       | Last 4 digits of account number 1547   |                       |              |        |
| 2.4 Rosario Girasa   | Describe the property that secures the claim:  | \$80,737.13           | \$540,000.00 | \$0.00 |
| Creditor's Name  | Rental: 248-250 2nd Ave, Newark, NJ 07107  |                       |              | ·      |
| 861 Bedford Road Pleasantville, NY 10528  Number, Street, City, State & Zip Code | As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated      |                       |              |        |
| Who owes the debt? Check one.  | Disputed  Nature of lien. Check all that apply.  |                       |              |        |
| ■ Debtor 1 only □ Debtor 2 only  | An agreement you made (such as mortgage or sec car loan)                                   | cured                 |              |        |
| ☐ Debtor 1 and Debtor 2 only   | ☐ Statutory lien (such as tax lien, mechanic's lien)                                       |                       |              |        |
| At least one of the debtors and another  | ☐ Judgment lien from a lawsuit   |                       |              |        |
| ☐ Check if this claim relates to a community debt                                | Other (including a right to offset)  Second Mo   | ortgage               |              |        |
| Date debt was incurred   | Last 4 digits of account number  |                       |              |        |
| 2.5 Select Portfolio Servicing Creditor's Name                                   | Describe the property that secures the claim:  Rental: 222 Park Ave, Hacketstown, NJ 07840 | \$189,159.16          | \$205,000.00 | \$0.00 |
| Po Box 65250<br>Salt Lake City, UT 84165   | As of the date you file, the claim is: Check all that apply.  ☐ Contingent                 |                       |              |        |
| Number, Street, City, State & Zip Code   | ☐ Unliquidated   |                       |              |        |
| Who owes the debt? Check one.  | ☐ Disputed  Nature of lien. Check all that apply.  |                       |              |        |
| Debtor 1 only  | An agreement you made (such as mortgage or sec car loan)                                   | cured                 |              |        |
| ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only                                     | ☐ Statutory lien (such as tax lien, mechanic's lien)                                       |                       |              |        |
| ☐ At least one of the debtors and another  | ☐ Judgment lien from a lawsuit   |                       |              |        |

Official Form 106D

Additional Page of Schedule D: Creditors Who Have Claims Secured by Property

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| Debtor 1 Charles Lo Bello, Jr.  |   | Case number (if know) | 18-10745     |   |
|---|---|-----------------------|--------------|---|
| First Name Middle N   | ame Last Name   |                       |              |   |
| ☐ Check if this claim relates to a community debt                           | ■ Other (including a right to offset) Mortgage                              |                       |              |   |
| Opened 9/01/04 Last Active 5/05/14  | Last 4 digits of account number 9052  |                       |              |   |
| 2.6 Specialized Loan Servicing, LLC Creditor's Name                         | Describe the property that secures the claim:  209 William St Belleville NJ | \$281,129.37          | \$0.00       | \$281,129.37                            |
| 8742 Lucent Blvd Suite<br>300<br>Littleton, CO 80139                        | As of the date you file, the claim is: Check all that apply.                |                       |              |   |
| Littleton, CO 80129   | ☐ Contingent  |                       |              |   |
| Number, Street, City, State & Zip Code  Who owes the debt? Check one.       | ☐ Unliquidated ☐ Disputed Nature of lien. Check all that apply.             |                       |              |   |
| _   | ☐ An agreement you made (such as mortgage or see                            | ourod                 |              |   |
| ■ Debtor 1 only □ Debtor 2 only   | car loan)   | curea                 |              |   |
| Debtor 1 and Debtor 2 only  | ☐ Statutory lien (such as tax lien, mechanic's lien)                        |                       |              |   |
| At least one of the debtors and another                                     | ☐ Judgment lien from a lawsuit  |                       |              |   |
| ☐ Check if this claim relates to a community debt                           | Other (including a right to offset) Mortgage                                |                       |              |   |
| Date debt was incurred  | Last 4 digits of account number 0319  |                       |              |   |
| 2.7 State of New Jersey   | Describe the property that secures the claim:                               | \$12,556.61           | \$0.00       | \$12,556.61                             |
| Creditor's Name   |   |                       | +            | , |
|   |   |                       |              |   |
| Division of Taxation  | As of the date you file, the claim is: Check all that                       |                       |              |   |
| PO Box 245  | apply.  |                       |              |   |
| Trenton, NJ 08695-0245  | Contingent  |                       |              |   |
| Number, Street, City, State & Zip Code                                      | ☐ Unliquidated  |                       |              |   |
| Who owes the debt? Check one.   | Disputed  Nature of lien. Check all that apply.                             |                       |              |   |
| Debtor 1 only   | An agreement you made (such as mortgage or sec<br>car loan)                 | cured                 |              |   |
| Debtor 2 only   |   |                       |              |   |
| Debtor 1 and Debtor 2 only  | ☐ Statutory lien (such as tax lien, mechanic's lien)                        |                       |              |   |
| ☐ At least one of the debtors and another☐ Check if this claim relates to a | Judgment lien from a lawsuit  |                       |              |   |
| community debt  | Other (including a right to offset)   |                       |              |   |
| Date debt was incurred  | Last 4 digits of account number   |                       |              |   |
| UIO Danie O. 11 DV T. 11  |   |                       |              |   |
| 2.8 US Bank Cust BV Trst  | Describe the property that secures the claim:                               | \$78,672.48           | \$325,000.00 | \$0.00                                  |
| Creditor's Name   | 166 Highland Cross, Rutherford, NJ  |                       |              |   |
|   | 07070   |                       |              |   |
| 164 Mason Street, Floor 2   | As of the date you file, the claim is: Check all that                       |                       |              |   |
| South   | apply.  |                       |              |   |
| Greenwich, CT 06830   | Contingent  |                       |              |   |
| Number, Street, City, State & Zip Code                                      | ☐ Unliquidated  |                       |              |   |
| Who owes the debt? Check one.   | ☐ Disputed  Nature of lien. Check all that apply.                           |                       |              |   |
| _   | ☐ An agreement you made (such as mortgage or see                            | cured                 |              |   |
| Debtor 1 only   | car loan)   | oureu                 |              |   |
| ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only                                | ☐ Statutory lien (such as tax lien, mechanic's lien)                        |                       |              |   |
| - Dobtor I and Debtor 2 Only  | - Gradulory herr (Such as tax herr, mechanic's herr)                        |                       |              |   |

Official Form 106D

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|  |  |  | 9                |                          |                              |             |
|--|--|--|------------------|--------------------------|------------------------------|-------------|
| Debtor 1 Charles Lo                                    |  |  | Cas              | se number (if know)      | 18-10745                     |             |
| First Name   | Middle Name  | Last Name  |                  |                          |                              |             |
| At least one of the debto                              | ors and another  | ent lien from a lawsuit  |                  |                          |                              |             |
| ☐ Check if this claim rela                             | _  |  | ax sale certifi  | icate                    |                              |             |
| community debt   | - Other  | including a right to onset)  |                  |                          |                              |             |
| Date debt was incurred                                 | La   | st 4 digits of account numbe   | r <u>1515</u>    |                          |                              |             |
|  |  |  |                  |                          |                              |             |
| Add the dollar value of y                              | your entries in Column A or  | this page. Write that number   | er here:         | \$1,162,790              | 0.79                         |             |
| If this is the last page of<br>Write that number here: | f your form, add the dollar v<br>:   | alue totals from all pages.  |                  | \$1,162,790              | 0.79                         |             |
| Part 2: List Others to                                 | Be Notified for a Debt T   | hat You Already Listed   |                  |                          |                              |             |
| Use this page only if you trying to collect from you   | have others to be notified a<br>for a debt you owe to some<br>of the debts that you listed | bout your bankruptcy for a decorate some else, list the creditor in in Part 1, list the additional c | Part 1, and then | list the collection age  | ency here. Similarly, if you | u have more |
|  |  |  |                  |                          |                              |             |
| Kalikman and   | eet, City, State & Zip Code  |  | On which lin     | ne in Part 1 did you ent | er the creditor? 2.2         |             |
| 10 Waqshingto  |  |  | Last 4 digits    | s of account number      |                              |             |
| Haddonfield, N   |  |  | Last 4 digits    | or account number        | _                            |             |
|  |  |  |                  |                          |                              |             |
| Nama Number Stre                                       | eet, City, State & Zip Code  |  |                  |                          |                              |             |
| McCabe Weisb   |  |  | On which lin     | ne in Part 1 did you ent | er the creditor? 2.6         |             |
|  | venue, Suite 600   |  | Last 4 digits    | of account number        |                              |             |
| Collingswood,  |  |  | ŭ                |                          | _                            |             |
| П  |  |  |                  |                          |                              |             |
| Name, Number, Stre Milstead & Ass                      | eet, City, State & Zip Code  |  | On which lin     | ne in Part 1 did you ent | er the creditor? 2.5         |             |
| 220 Lake Drive   | •  |  | Last 4 digits    | s of account number      |                              |             |
| Cherry Hill, NJ  | •  |  | J                | _                        | _                            |             |
| П  |  |  |                  |                          |                              |             |
|  | eet, City, State & Zip Code  |  | On which lir     | ne in Part 1 did you ent | er the creditor? 2.1         |             |
| Parker McCay<br>PO Box 5054                            | PA   |  | 1 4 . 15 . 15    |                          |                              |             |
| Mount Laurel,  | N I 08054  |  | Last 4 digits    | s of account number      | _                            |             |
| wiouiit Lauiei,  | 110 00004  |  |                  |                          |                              |             |
|  |  |  |                  |                          |                              |             |
| Name, Number, Stre Rodriguez Law                       | eet, City, State & Zip Code  |  | On which lir     | ne in Part 1 did you ent | er the creditor? 2.8         |             |
| 14 Elm Street  | v Group, LLC   |  | Last A digita    | of account number        |                              |             |
| Morristown, N.   | J 070960   |  | Last 4 digits    | of account number        | _                            |             |
|  |  |  |                  |                          |                              |             |

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|   |   | Docume   | ent Page 7 o   | f 10  | _   |  |
|---|---|--|--|---|---|--|
| Fill in this infor  | mation to identify your   | case:  |  |   |   |  |
| Debtor 1  | Charles Lo Bello,   | lr.  |  |   |   |  |
| Debior 1  | First Name  | Middle Name  | Last Name  |   |   |  |
| Debtor 2  |   |  |  |   |   |  |
| (Spouse if, filing)   | First Name  | Middle Name  | Last Name  |   |   |  |
| United States Ba  | ankruptcy Court for the:  | DISTRICT OF NEW JER  | SEY  |   |   |  |
| Case number   | 18-10745  |  |  |   |   |  |
| (if known)  |   |  |  |   | ■ Check   | if this is an                              |
|   |   |  |  |   |   | ded filing                                 |
| ~ –   |   |  |  |   | -   | -  |
| Official Forr   |   |  |  |   |   |  |
| Schedule E  | /F: Creditors W   | ho Have Unsecu   | red Claims   |   |   | 12/15                                      |
| chedule D: Crediteft. Attach the Cor<br>ame and case number 1: List A | tors Who Have Claims Sec<br>ntinuation Page to this pag   |  | ace is needed, copy the l  | Part you need, fill it out,                             | number the entries i  | n the boxes on the                         |
| ☐ No. Go to F   | Part 2.   | - ,  |  |   |   |  |
| ■ Yes.  |   |  |  |   |   |  |
| identify what ty<br>possible, list th<br>Part 1. If more              | rpe of claim it is. If a claim ha<br>ne claims in alphabetical orde<br>than one creditor holds a pa | s. If a creditor has more than or<br>as both priority and nonpriority a<br>er according to the creditor's na<br>articular claim, list the other credited<br>see the instructions for this form | amounts, list that claim he<br>ame. If you have more that<br>ditors in Part 3. | re and show both priority and two priority unsecured of | and nonpriority amoun<br>aims, fill out the Conti<br>Priority | ts. As much as nuation Page of Nonpriority |
| 2.1 State o   | f New Jersey  | Last 4 digits of   | account number   | \$93,207.67   | amount \$93,207.67  | amount \$0.00                              |
|   | reditor's Name  |  |  | Ψ33,201.01  | ψ33,201.01  | Ψ0.00                                      |
| Bankru<br>PO Box  | ptcy Section<br>c 245   | When was the d   | lebt incurred?   |   | _   |  |
|   | n, NJ 08695-0245  |  |  |   |   |  |
|   | Street City State Zlp Code  | _  | ou file, the claim is: Che   | ck all that apply                                       |   |  |
| _   | d the debt? Check one.  | ☐ Contingent   |  |   |   |  |
| ■ Debtor 1  | only  | ☐ Unliquidated   |  |   |   |  |
| Debtor 2  | only  | ☐ Disputed   |  |   |   |  |
| Debtor 1  | and Debtor 2 only   | Type of PRIORI   | TY unsecured claim:  |   |   |  |
| ☐ At least o  | ne of the debtors and anothe  | er Domestic sup  | port obligations   |   |   |  |
| ☐ Check if  | this claim is for a commur  | nity debt Taxes and ce   | ertain other debts you owe   | the government  |   |  |
|   | subject to offset?  | <u> </u>   | ath or personal injury while   | le you were intoxicated                                 |   |  |
| ■ No  | •   | ☐ Other. Specify   | ·v   |   |   |  |
| ☐ Yes   |   |  | ,  |   |   |  |
|   |   |  |  |   |   |  |
|   | II of Your NONPRIORIT   |  |  |   |   |  |
| 3. Do any credit  | ors have nonpriority unsec  | ured claims against you?   |  |   |   |  |
|   | ive nothing to report in this p   | art. Submit this form to the cou   | rt with your other schedule  | es.   |   |  |
| Yes.  |   |  |  |   |   |  |
| unsecured clai  | m, list the creditor separately   | aims in the alphabetical orde<br>y for each claim. For each clain<br>ist the other creditors in Part 3.  | n listed, identify what type   | of claim it is. Do not list cl                          | aims already included   | in Part 1. If more                         |

Total claim

Part 2.

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Document Page 8 of 10 Debtor 1 Charles Lo Bello, Jr. Case number (if know) 18-10745 4.1 **Bank Of America** Last 4 digits of account number 5099 \$2,259.84 Nonpriority Creditor's Name Opened 4/01/95 Last Active PO Box 941000 When was the debt incurred? 7/21/14 Simi Valley, CA 93094 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Check Credit Or Line Of Credit 4.2 Capital 1 Bank Last 4 digits of account number 0049 \$4,312.80 Nonpriority Creditor's Name **Attn: General Correspondence** Opened 10/01/02 Last Active Po Box 30285 When was the debt incurred? 6/02/14 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other, Specify 4.3 Pinnacle Credit Servies, LLC Last 4 digits of account number \$10,250.00 Nonpriority Creditor's Name PO Box 10587 When was the debt incurred? Greenville, SC 29603-0587 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No
□ Yes

Other. Specify

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

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Document Page 9 of 10 Debtor 1 Charles Lo Bello, Jr. Case number (if know) 18-10745 4.4 PSE&G Last 4 digits of account number 2002 \$2,405.78 Nonpriority Creditor's Name PO Box 14444 When was the debt incurred? New Brunswick, NJ 08906-4444 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Portfolio Recovery Associates** Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 41067 ■ Part 2: Creditors with Nonpriority Unsecured Claims Norfolk, VA 23541 Last 4 digits of account number Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total Claim Domestic support obligations** 6a. 0.00 Total claims from Part 1 Taxes and certain other debts you owe the government 6b. 93,207.67 6c. Claims for death or personal injury while you were intoxicated 6c. 0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. 0.00 Total Priority. Add lines 6a through 6d. 6e. 93,207.67 **Total Claim** 6f 0.00 Total

| 6f. | Student loans   |
|-----|---|
| 6g. | Obligations arising out of a separation agreement or divorce that you did not report as priority claims |
| 6h. | Debts to pension or profit-sharing plans, and other similar debts                                       |
| 6i. | <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.                       |
| 6j. | Total Nonpriority. Add lines 6f through 6i.   |

| 5       | 0.00      |
|---------|-----------|
| 5       | 0.00      |
| <b></b> | 19,228.42 |
| 5       | 19,228.42 |

6g. 6h. 6i.

6i.

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| Fill in this infor  | mation to identify your  | case:                  |           |   |          |
|---------------------|--------------------------|------------------------|-----------|---|----------|
| Debtor 1            | Charles Lo Bello,        | Jr.                    |           |   |          |
|                     | First Name               | Middle Name            | Last Name |   |          |
| Debtor 2            |                          |                        |           |   |          |
| (Spouse if, filing) | First Name               | Middle Name            | Last Name |   |          |
| United States Ba    | ankruptcy Court for the: | DISTRICT OF NEW JERSEY |           |   |          |
| _                   | 18-10745                 |                        |           |   |          |
| (if known)          |                          |                        |           |   | Check if |
|                     |                          |                        |           | a | amende   |

an

#### Official Form 106Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Sign Below   |   |
|--|---|
| Did you pay or agree to pay someone who is N                 | OT an attorney to help you fill out bankruptcy forms?   |
| ■ No   |   |
| Yes. Name of person  | Attach Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119) |
| that they are true and correct.  X /s/ Charles Lo Bello, Jr. | ad the summary and schedules filed with this declaration and                                  |
| Charles Lo Bello, Jr. Signature of Debtor 1                  | Signature of Debtor 2   |
| Date May 13, 2018  | Date  |